

## From the Desk of the District Director

Welcome to the *Georgia District Office Voice*. Webster's New Collegiate Dictionary defines "voice" as "an instrument or medium of expression." The aim of our new bi-monthly e-newsletter is to be a "voice" of the SBA in Georgia's business, economic, and community development community.

Time and other resource constraints make our keeping "in touch" a challenge. It is our hope that this publication will be a simple, but meaningful tool to help us stay connected with you.

Each issue will include:

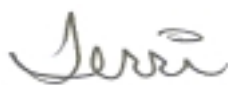
- The latest news on the SBA in Georgia and nationally
- Information on SBA programs and resources
- A success story highlighting a small business that has benefited from using SBA programs and resources
- Other items of interest to small businesses and assistance providers

We welcome your feedback and suggestions for future articles. Please forward your suggestions and comments to Jim Hightower, our Public Information Officer, via email at [james.hightower@sba.gov](mailto:james.hightower@sba.gov) or call him at (404) 331-0100, Ext. 215. We encourage you to share our Georgia District Office Voice with others as appropriate.

Special thanks go to Darlene Milhouse, Administrative Support Specialist, at the Georgia District Office. Darlene provided the name for our newsletter as winner of our "Name the Newsletter" contest.



**Terri Denison**



## District Office Announces SBA 2003 Georgia Award Winners

Paula Hiers Deen, owner of The Lady & Sons Restaurant in Savannah and host of "Paula's Home Cooking" on the national Food Network, has been selected the 2003 Small Business Person of the Year in Georgia.

In addition, four SBA Advocate Awards, selected as part of Georgia's Small Business Week activities, were announced by the District Office.

The winners of the 2003 statewide Advocate Awards are: Small Business Journalist of the Year - Elizabeth Kay Harris of Valdosta; Research Advocate of the Year - Dr. David H. Hovey Jr., of Carrollton; Financial Advocate of the Year - Ann H. Smith of Macon; and Women in Business Advocate of the Year - Nancy S. Station of Athens.

"Our Small Business Person of the Year and Advocate winners are excellent examples of the entrepreneurial spirit and those who work tirelessly to foster it" said District Director Terri L. Denison in announcing Small Business Week winners in Georgia.

The SBA will recognize its Small Business Week winners in Georgia during the week of June 1-7. Award winners from each state will be invited to Washington, D.C., in early fall for a National Small Business Conference and Trade Show.

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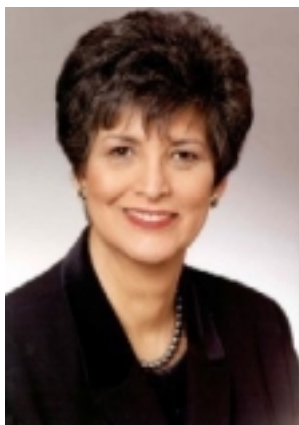
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## Freedom Abroad, Economic Security at Home



**Nuby J. Fowler**  
**Regional Administrator**

At home and abroad, America faces new challenges and exciting opportunities. By any measure, we have entered a new era of international relationships. What remains unclear is the degree to which the campaign for freedom in Iraq will affect the domestic marketplace. There is no denying that we live in a world economy. What happens half way around the globe has real impact on our efforts to create jobs and stimulate economic growth at home. Economists have offered mixed predictions about what will be the ultimate economic upshot of Operation Iraqi Freedom. What I believe to be certain is that once we have secured a free and democratic Iraq, small business opportunities are sure to follow. As small business service providers, SBA and its partners must be ready to help meet the needs of our returning military. Not only for the small business owners who were deployed for this action and the many small businesses that employ National Guard and Reserve personnel, but for the prospective new entrepreneurs among their ranks and the businesses that provide the products and services they need.

Through the MR EIDL program, SBA has already provided much needed capital to small businesses impacted by the deployment of owners or critical personnel. The wide scale use of this program serves as a promise that these businesses will continue to operate, create jobs, and provide security to owners and employees alike. I am heartened by the stories of sacrifice by business owners to keep their employees on the job despite lost revenue. They believe, as I do and as the President does, in the fundamental strength of today's economy and that confidence, hard work and a little sacrifice will payoff big-time in the long-term.

Let's follow their lead and keep up the good work of keeping hometown main streets open for business and positioned to lead the way to economic growth.

## Award Winners - Cont'd



**Paula Deen and her two sons, Bobby and Jamie**

Ms. Deen started her first business, catering, from her home in 1989 with an investment of \$200. She opened her first restaurant in 1990 and later used an SBA backed loan in 1995 to expand into the Lady & Sons Restaurant, now a top draw for tourists in Savannah's historic district. She has gained national recognition in recent years with three best-selling cookbooks, an appearance on the Oprah Winfrey Show, and her own show on a national TV channel.

Ms. Harris is the Business Editor of the Valdosta Daily Times. Her professional dedication to covering the growing economy in Valdosta, and her community service, show her as a true advocate for small business.

Dr. Hovey is Professor, Dean Emeritus, at the Richards College of Business at the State University of West Georgia in Carrollton. During his career, Hovey has made major contributions to the promotion of small business through research. His efforts continue at his current positions of Professor of Management and Director of the Center for New Business Ventures.

As a Certified Public Accountant, Ms. Smith has been active with many professional and community activities, including the Georgia Society of Certified Public Accountants, the Greater Macon Women Business Owners, and the Greater Macon Chamber of Commerce.

Ms. Staton has an outstanding record as a Consultant and then Area Director of the Athens Office of the Small Business Development Center. Her advancement to State Director of the SBDC's Georgia Women Entrepreneurs Network (GWEN) brings additional recognition to this supporter of women-owned businesses.



## SBA and the Mexican American Chamber Sign Agreement

The SBA and the Mexican American Business Chamber in Atlanta recently signed a cosponsorship agreement to work together in promoting SBA small business programs and technical assistance to the Hispanic small business community. The agreement calls for partnership efforts covering seminars, workshops, training sessions and related activities. Luis J. Perez-Eguiarte, President of the Mexican American Chamber and Terri L. Denison, SBA Georgia District Director, signed the agreement on behalf of their respective organizations.

### SBA LENDING OPPORTUNITIES THROUGH CREDIT

The U.S. Small Business Administration has expanded its 7(a) lending program to allow greater access to capital for small businesses. As many as 1,500 of America's more than 10,000 credit unions are likely to join the SBA network of lenders which represents a potential increase of about 30 percent in lending institutions where entrepreneurs can seek capital for their business.

Administrator of the U.S. Small Business Administration, Hector V. Barreto said, "Building on our existing network of lenders, we can reach more communities, a greater number of entrepreneurs and a more diverse pool of prospective and existing small business men and women." My first priority is to reach as many small businesses as possible. "The SBA is committed to serving small business men and women as an effective and efficient 21<sup>st</sup> century national organization."

### SBA SPANISH-LANGUAGE WEB SITE PROVES GREAT SUCCESS WITH CUSTOMERS

The U.S. Small Business Administration reported in March that its Spanish-language Web site has logged more than one million hits. Launched in September 2002, the site, at [www.sba.gov/espanol](http://www.sba.gov/espanol), was designed to provide the most comprehensive information about SBA's programs and services to the growing Spanish-speaking community.

In order to make this wealth of information and assistance more readily available and easier to reach online, the SBA also has secured the domain [www.negocios.gov](http://www.negocios.gov).

"SBA's mission is to reach out to America's small business owners and provide them with the best information, tools and resources to help them start and grow successful businesses," said SBA Administrator Hector V. Barreto.

"SBA's Spanish-language Web site greatly expands our capacity to help by making that assistance available online to the fastest growing segment of the population and a business community that has created more than two million jobs."

Originally launched with 80 files, the site currently has close to 200 files developed based on customer needs. They cover relevant issues such as writing a business plan, starting your own business, financing your business, technical assistance, accessing government contracts, exporting, signage and information for women entrepreneurs, among others. The site also provides links to other government Spanish-language Web sites and includes its own search engine, which makes it easier for users to find information.

# Success Story

## *SBA Loan Plays Vital Role in Heavenly Cheesecakes, Inc.*

The match up of Heavenly Cheesecakes Inc., and the SBA is one of those cases of being at the right place at the right time. The owner started out using her own kitchen to refine a small line of cheesecakes for the health club where she exercised and for a local delicatessen. She then moved her commercial oven into the basement of her home where she expanded the business for about five years before moving into commercial facilities.

Dianne Dougherty, founder and president of the company, says the SBA guaranteed loan she got eight years ago financed a new plant and equipment that opened the door for her first commercial contract with a large restaurant chain.

"It was critical," says Dianne of the \$120,000 SBA 7(a) loan from Mountain National Bank in Tucker. "Our loan allowed us to lease a 16,000 square foot building and install a large new freezer and other equipment. With our new facility and a contract with Steak-Out, we had a chance to prove to the industry that we could make a quality product and service commercial accounts." The company's many customers now include Longhorn's Steakhouse, the Zaxby's Chicken chain, Atlanta Bread Co., Boston Market, and 22 units of the Centra-Archy Restaurant Group. The company, with annual sales of some \$2 million, is in the planning stages to build its own facility. She is looking at the SBA 504 Economic Development Loan as a possible funding source.

The company recently completed an "ExportAG" training program that helps existing small businesses go into exporting. The 6-week program is conducted by the Georgia Small Business Development Center (SBDC) an SBA resource partner.



**Left to Right: Mike and Dianne Dougherty, Commerce Secretary Evans, Regional Administrator Fowler, Governor Perdue**

"The program was very helpful," said Dianne. "It helped us understand what we have to do to export. The training covered financing, customs regulations and laws, marketing, and tariffs."

A recent visit by the U.S. Secretary of Commerce, Don Evans, who was in Atlanta promoting President Bush's economic plan for reduced personal and business taxes, was joined by SBA Regional Administrator Nuby Fowler and Governor Sonny Perdue.

Both Dianne's husband and their son, Danny Watkins, have joined the company. With good benefits, Dianne says she is proud of the company's low turnover in staff.

The company is also active with community projects including supplying surplus cake products to meals for the needy and church food programs. The company also supports the Georgia Special Olympics and Angel Flight of Georgia.

### **NEW WOMEN'S WEB SITE LAUNCHED BY SBA AND DEPARTMENT OF LABOR**

Hector V. Barreto, administrator of the U.S. Small Business Administration, and U.S. Secretary of Labor Elaine L. Chao announced the launch in early March of [www.women-21.gov](http://www.women-21.gov), a new Web site to help women small business owners deal with the changing business climate and identify federal government resources for women.



Highlights of the Web site feature up-to-date information on key issues for women entrepreneurs, including:

- Access to capital
- Healthcare for small businesses
- Government procurement and contracting opportunities
- Retirement security, and
- Technology

# SBA Programs and Resources



SCORE "Counselors to America's Small Business" is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. SCORE volunteers provide free, confidential face-to-face and email business counseling to American's entrepreneurs. All individual counseling is free. There may be a nominal fee for workshops and seminars.

## Georgia SCORE Offices

**Athens Office**  
(706) 548-5968

**Columbus Office**  
(706) 596-8331

**North Atlanta - Alpharetta Office**  
(678) 277-8437

**SBA District Office - Atlanta**  
(404) 331-0100

**Dalton-Whitfield Office**  
(706) 279-3383

**Savannah Office**  
(912) 652-31401

**Augusta Office**  
(706) 869-9100

**Gwinnett - Duluth Office**  
(770) 232-5390

**National SCORE Office**  
(800) 634-0245

**Cobb- Marietta Office**  
(770) 980-2000

### Online Counseling:

For counseling information, find your local SCORE office on their website at <http://www.score.org>.



## Small Business Development Centers

Small Business Development Centers (SBDC) provide managerial and technical assistance to start-up and existing businesses. These strategically located campus-based centers bring together the resources of the educational community, the private sector and government. These resources are utilized to counsel and train small businesses in resolving organizational, financial, marketing, technical and other problems they may encounter.

## The Georgia SBDC Network

**Albany Office**  
(229) 420-1144

**Brunswick Office**  
(912) 264-7343

**Dublin Office**  
(478) 274-2496

**Morrow Office**  
(770) 961-3440

**Americus Office**  
(229) 931-2091

**Carrollton Office**  
(770) 838-3082

**Gainesville Office**  
(770) 531-5681

**Rome Office**  
(706) 295-6326

**Athens Office**  
(706) 542-7436

**Columbus Office**  
(706) 649-7433

**Gwinnett Office**  
(770) 806-2124

**Savannah Office**  
(912) 651-3200

**Atlanta Office**  
(404) 651-3550

**Dalton Office**  
(706) 272-2707

**Kennesaw Office**  
(770) 423-6450

**Statesboro Office**  
(912) 681-5194

**Augusta Office**  
(706) 737-1790

**Decatur Office**  
(404) 373-6930

**Macon Office**  
(478) 751-6592

**Valdosta Office**  
(229) 245-3738